

FIG. 1

Dynamic HTML
Web Server
Interface 68

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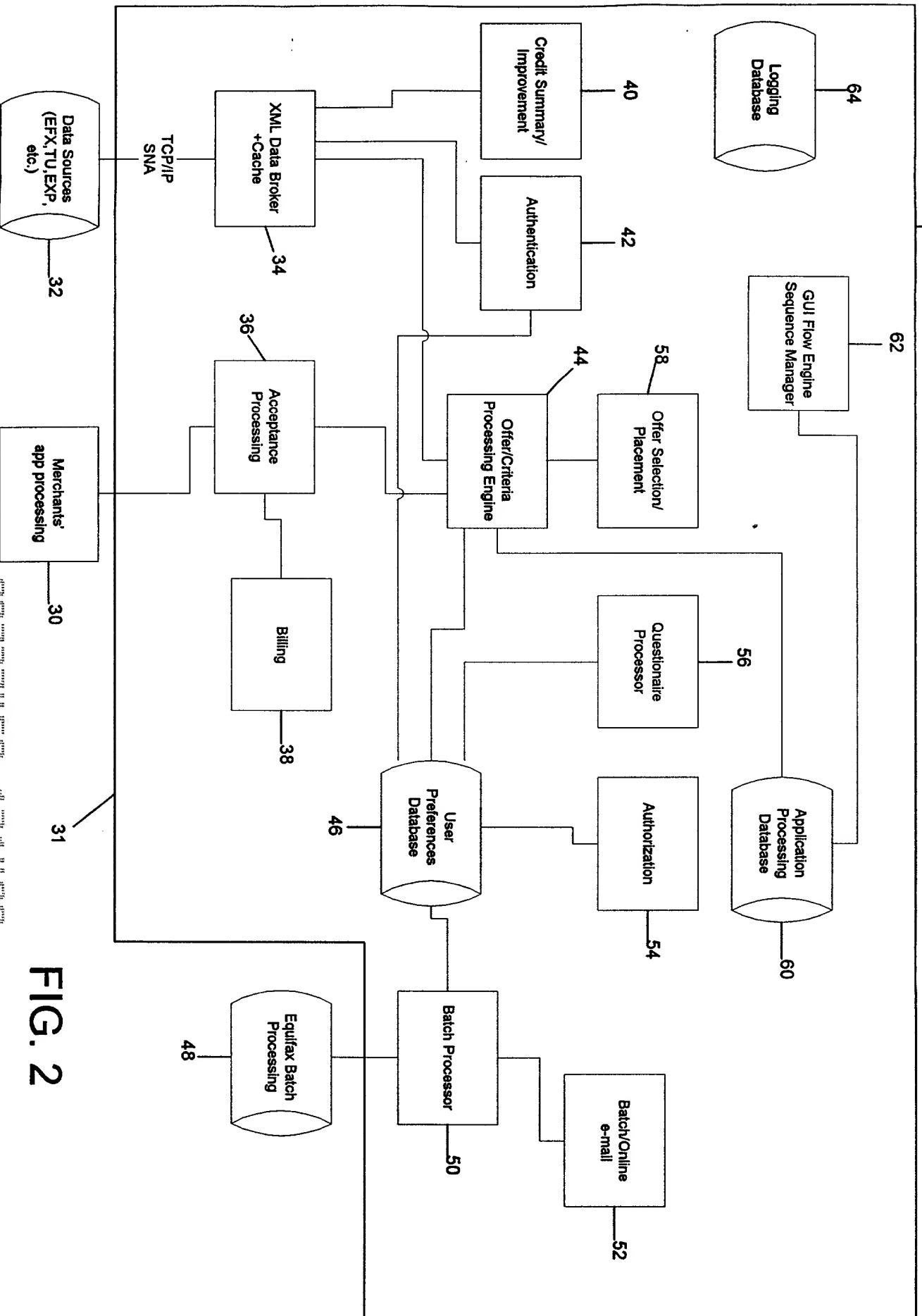


FIG. 2

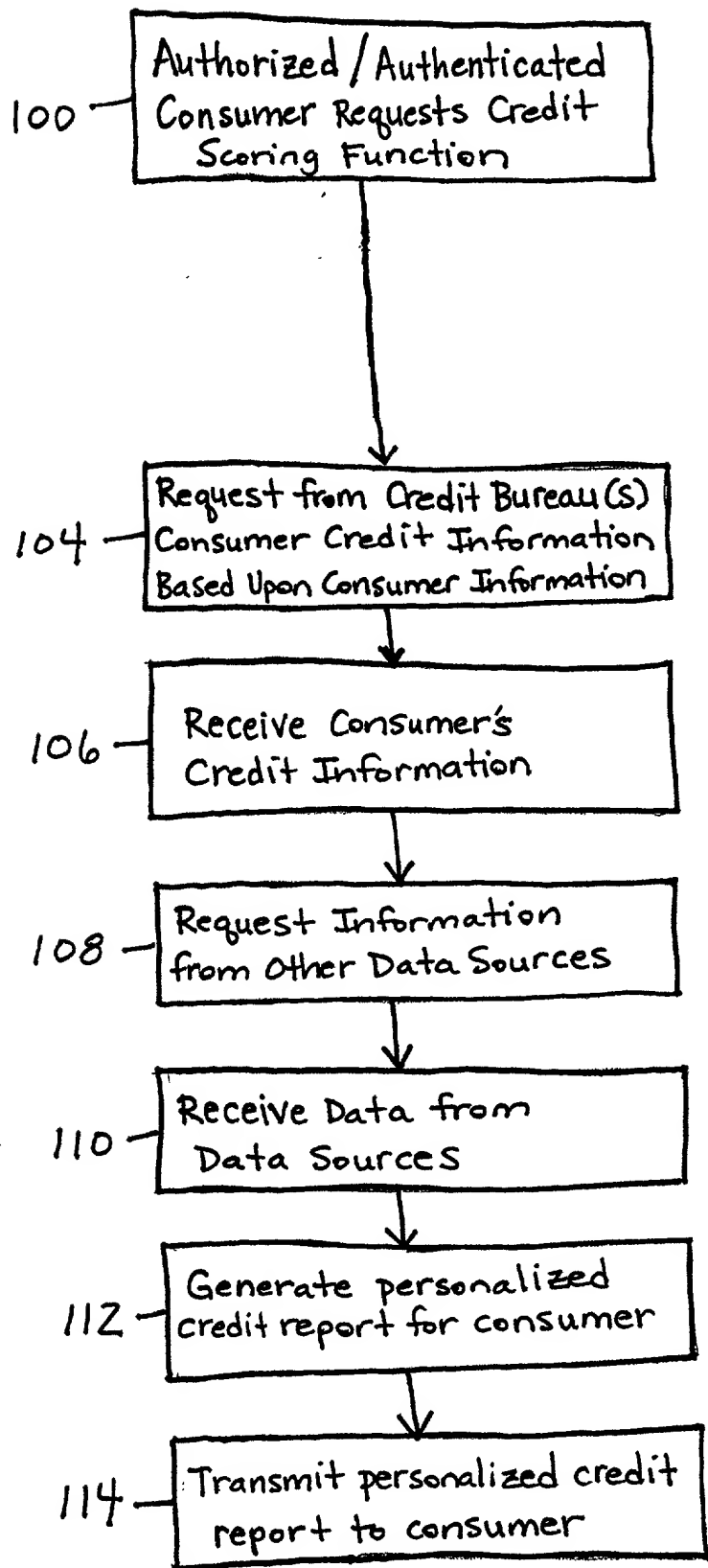
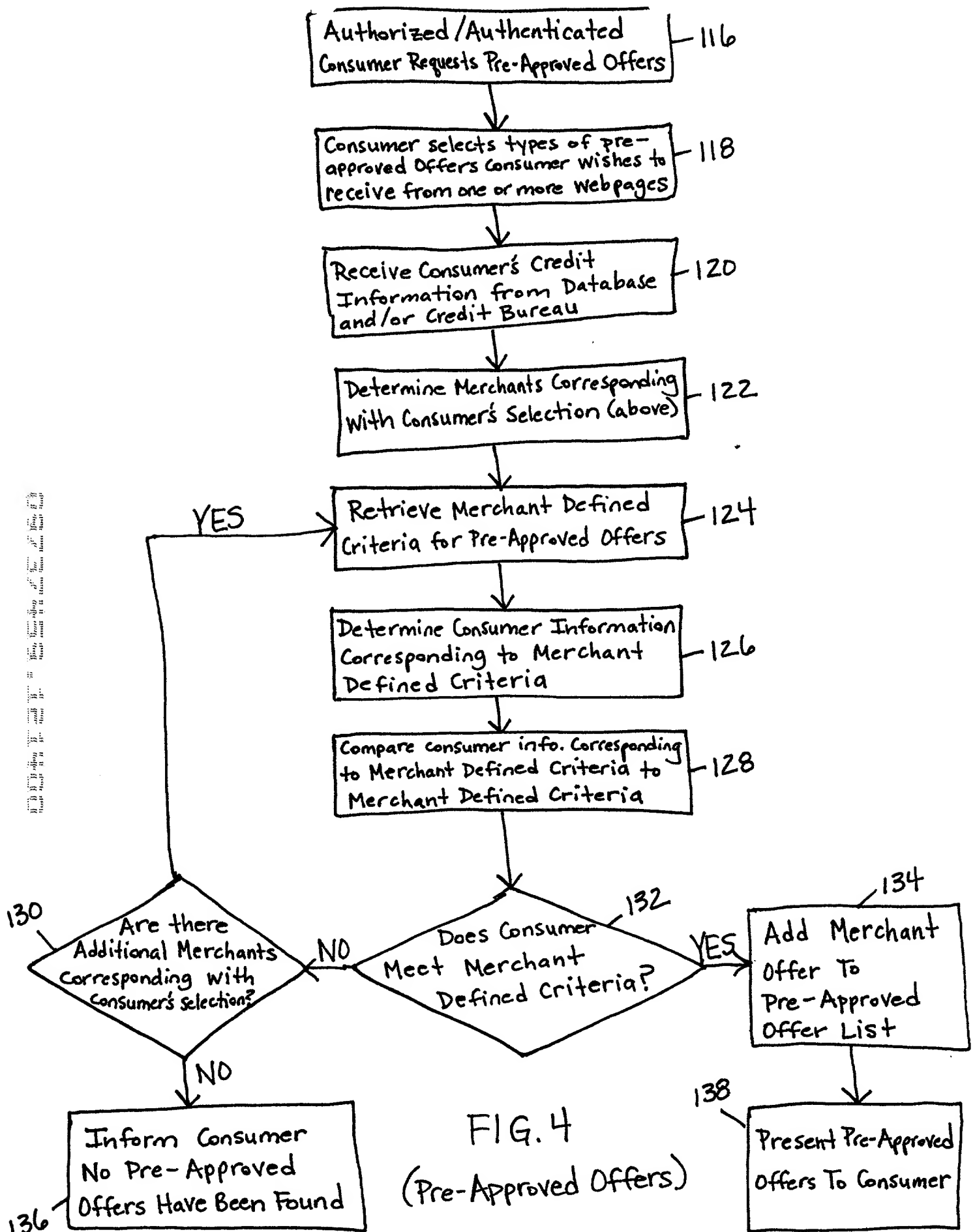


FIG. 3
(Credit Scoring)



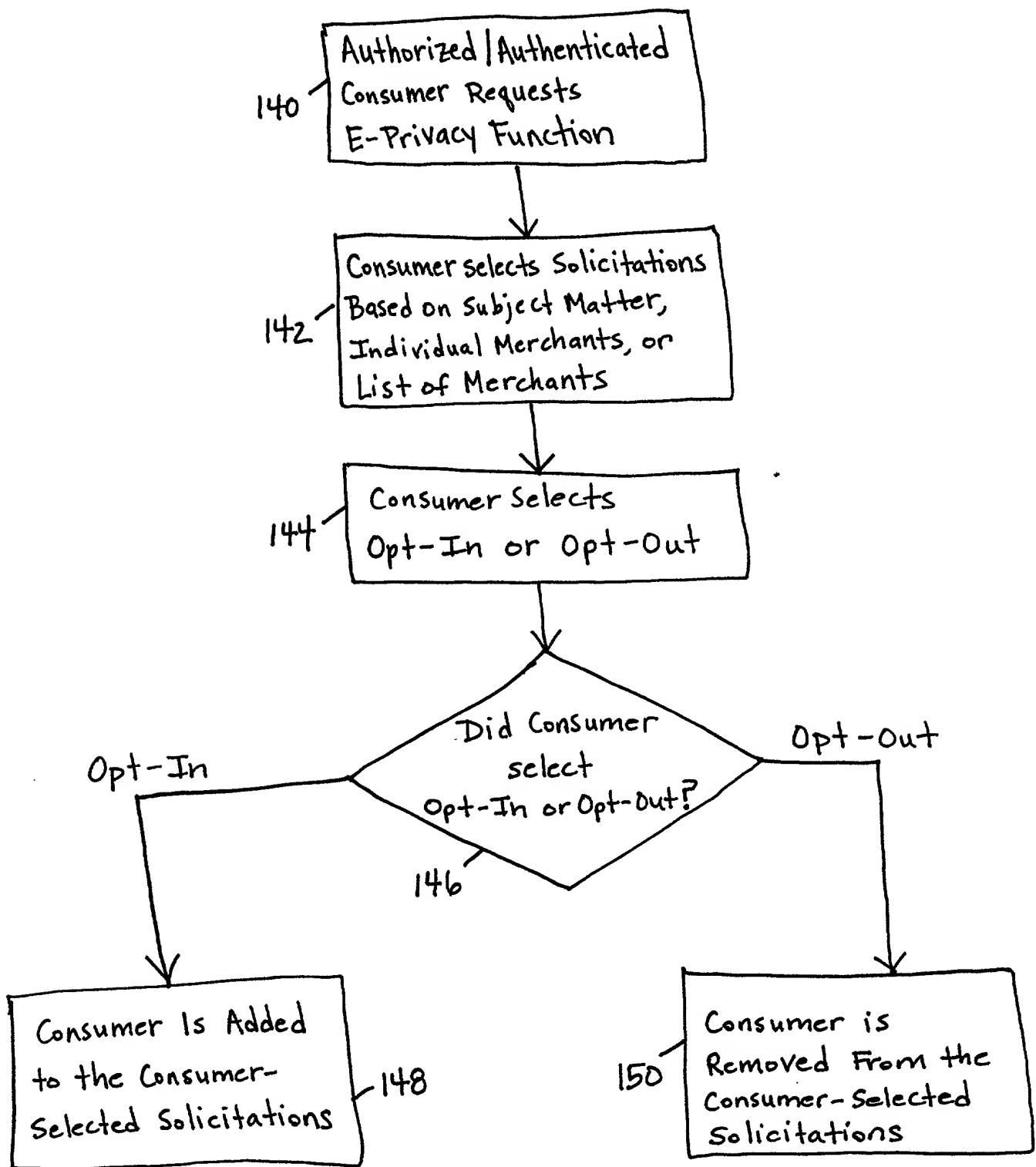


FIG. 5
(E-Privacy)

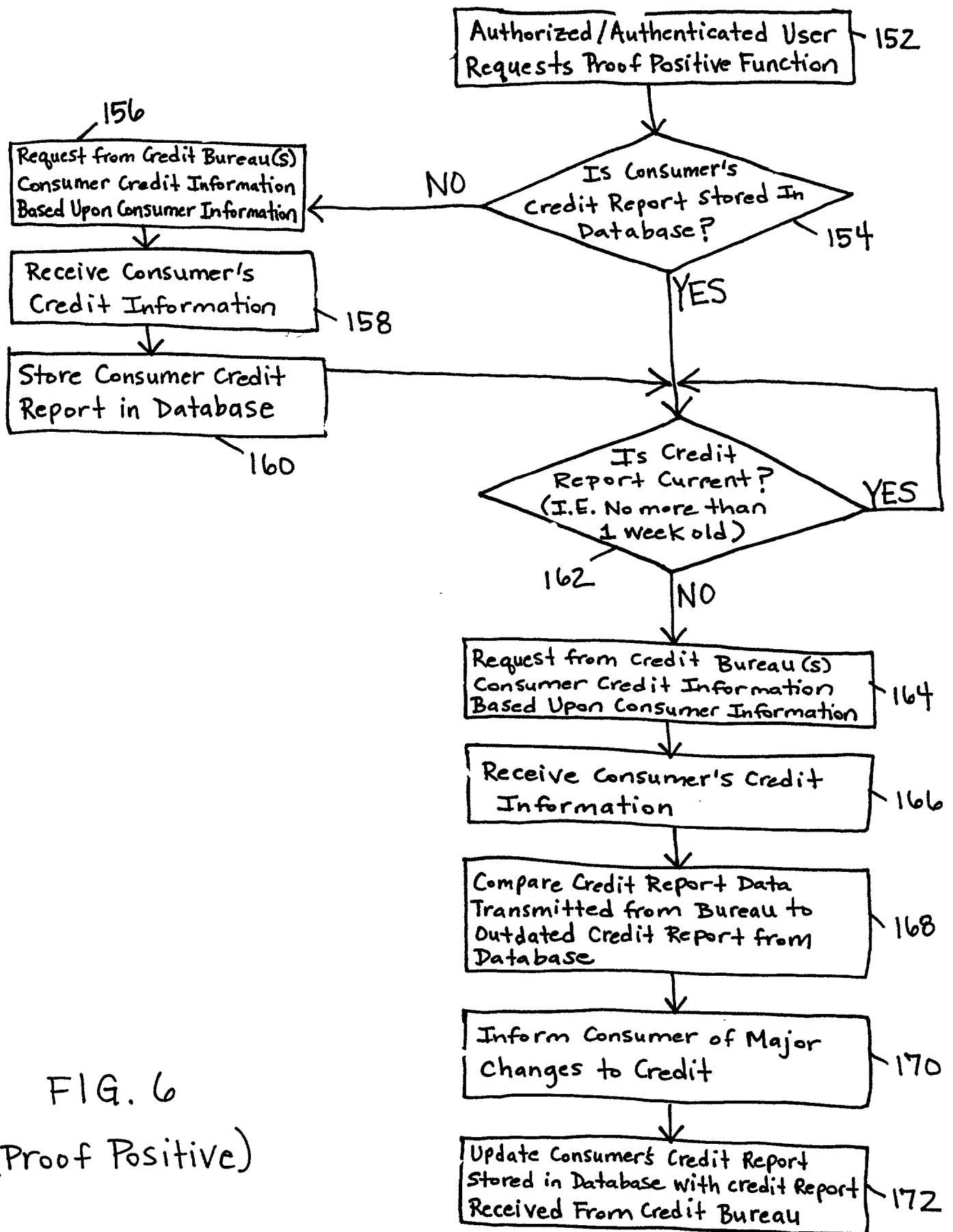


FIG. 6
(Proof Positive)